

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

UNITED STATES DISTRICT COURT

for the
District of New Jersey

____ Division

AMIR H LITTLE

Case No. _____

(to be filled in by the Clerk's Office)

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

EQUIFAX INC

Jury Trial: (check one) ☒ Yes ☐ No

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Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

COMPLAINT FOR A CIVIL CASE

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	AMIR H LITTLE
Street Address	485 DEPTFORD AVE APT 601
City and County	WESTVILLE GLOUCESTER
State and Zip Code	NJ 08093
Telephone Number	2675499009
E-mail Address	amirlittle@gmail.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

Defendant No. 1

Name EQUIFAX/ MARK W BEGOR

Job or Title *(if known)* _____

Street Address 1550 PEACHTREE NW

City and County ATLANTA

State and Zip Code GEORGIA 30309

Telephone Number 404 885 8500

E-mail Address *(if known)* _____

Defendant No. 2

Name TRANS UNION / CHRISTOPHER A CARTWRIGHT

Job or Title *(if known)* _____

Street Address 555 W ADAMS ST

City and County CHICAGO

State and Zip Code ILLINOIS 60661

Telephone Number _____

E-mail Address *(if known)* _____

Defendant No. 3

Name EXPERIAN/ DARRYL GIBSON

Job or Title *(if known)* _____

Street Address 350 N ST PAUL ST

City and County DALLAS

State and Zip Code TEXAS 75201

Telephone Number _____

E-mail Address *(if known)* _____

Defendant No. 4

Name _____

Job or Title *(if known)* _____

Street Address _____

City and County _____

State and Zip Code _____

Telephone Number _____

E-mail Address *(if known)* _____

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*



Federal question



Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

FAIR CREDIT REPORTING ACT, 15 USC 1681 CONGRESSIONAL FINDINGS AND STATEMENT OF PURPOSE 15 USC 1681(a)(1), 15 USC 1681(a)(2), 15 USC 1681(a)(3), 15 USC 1681(a)(4), 15 USC 1681a(d)(2)(A)(j), 15 USC 1681a(B), 15 USC 1681 i(a)

B. If the Basis for Jurisdiction Is Diversity of Citizenship**1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, *(name)* _____, is a citizen of the State of *(name)* _____.

b. If the plaintiff is a corporation

The plaintiff, *(name)* _____, is incorporated under the laws of the State of *(name)* _____, and has its principal place of business in the State of *(name)* _____.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)**a. If the defendant is an individual**

The defendant, *(name)* _____, is a citizen of the State of *(name)* _____ . Or is a citizen of *(foreign nation)* _____.

b. If the defendant is a corporation

The defendant, (name) _____, is incorporated under the laws of the State of (name) _____, and has its principal place of business in the State of (name) _____.

Or is incorporated under the laws of (foreign nation) _____, and has its principal place of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

ON 7-10-22 I DISCOVER THAT EQUIFAX WAS IN VIOLATIONS OF FEDERALLY PROTECTED LAWS. Pursuant 15 usc 1681. On (7-22-22) I sent a AFFIDAVIT to MARK W. BEGOR/ EQUIFAX RECEIVED on 7-25-22 CERTIFIED MAIL #70212720000269299279 outlining how your company violated my rights as a consumer under 15 USC 1681. Equifax responded on (8-5-22) alleging that the accounts in reference were verified. I ask them exercising my right under 15 usc 1681 i (a) what method of verification, . If this account was in fact verified as you claim that would mean that you investigated it. Equifax never give me the consumer report of whom they spoke with. ...

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

DELETE FROM CREDIT FILES
7,000 FOR FEDERALLY PROTECTED CONSUMER RIGHTS VIOLATIONS
DEFAMATION OF CHARACTER 15,000
PUNITIVE DAMAGES 15,000

b. If the defendant is a corporation

The defendant, *(name)* _____, is incorporated under the laws of the State of *(name)* _____, and has its principal place of business in the State of *(name)* _____. Or is incorporated under the laws of *(foreign nation)* _____, and has its principal place of business in *(name)* _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

On (7-22-22) I sent To DARRYL GIBSON/EXPERIAN a AFFIDAVIT RECEIVED on 7-27-22 CERTIFIED MAIL #70212720000269299255 outlining how your company violated my rights as a consumer under 15 USC 1681.

Experian responded on (8-5-22) alleging that the accounts in reference were verified. I ask them exercising my right under 15 usc 1681 i (a) what method of verification, . If this account was in fact verified as you claim that would mean that you investigated it. Experian never give me the consumer report of whom they spoke with.

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

DELETE FROM CREDIT FILES
7,000 FOR FEDERALLY PROTECTED CONSUMER RIGHTS VIOLATIONS
DEFAMATION OF CHARACTER 15,000
PUNITIVE DAMAGES 15,000

b. If the defendant is a corporation

The defendant, (name) _____, is incorporated under the laws of the State of (name) _____, and has its principal place of business in the State of (name) _____.

Or is incorporated under the laws of (foreign nation) _____, and has its principal place of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

On (7-22-22) I sent To CHRISTOPHER A CARTWRIGHT/ TRANS UNION a AFFIDAVIT RECEIVED on 7-27-22 CERTIFIED MAIL #70212720000269299262 outlining how your company violated my rights as a consumer under 15 USC 1681. TRANS UNION responded on (8-15-22) alleging that the accounts in reference were verified. I ask them exercising my right under 15 USC 1681 (a) what method of verification, . If this account was in fact verified as you claim that would mean that you investigated it. TRANS UNION never give me the consumer report of whom they spoke with.

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

DELETE FROM CREDIT FILES
7,000 FOR FEDERALLY PROTECTED CONSUMER RIGHTS VIOLATIONS
DEFAMATION OF CHARACTER 15,000
PUNITIVE DAMAGES 15,000

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 11-9-22

Signature of Plaintiff

Printed Name of Plaintiff

AMIR H LITTLE

B. For Attorneys

Date of signing:

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address